

2022-23

PCPO Group Insurance

Program Handbook

For policies running November 21st, 2022 to November 21st, 2023

The purpose of this handbook is to inform participating schools of the requirements for inclusion in PCPO's group insurance program as well as to provide resources to help schools operate safe and professional cooperative preschool programs.

Preschool boards should review this handbook each year as schools are responsible for this information. This manual will be updated and reissued annually, after policies are renewed. Participation on PCPO group insurance policies requires compliance with the requirements contained within.

Questions on compliance, risk management, and coverage should be directed to:

Jo Salicos-Murphy, PCPO Insurance Director

inspcpo@pcpo.info

503-293-6161 x702

2022-23 Insurance Policy Information

PCPO Group Policies	Company	Policy#	Policy Term
Group Package Property General Liability Crime Non-owned Auto	Philadelphia	PHPK248710	11/21/22-11/21/23
Umbrella	Philadelphia	PHUB840179	11/21/22-11/21/23
Group Accident Medical	Philadelphia	PHPA120815	11/21/22-11/21/23

Contact the PCPO Insurance Director promptly to report a loss on any of the above policies. inspcpo@pcpo.info / 503-293-6161 x702

This space provided for the school to record non-PCPO facilitated Policy Information.

Policy	Company	Policy#	Term	Contact Info

Note: Be sure to respond promptly to communications from your insurance providers. Ensure updated school contact information is provided to companies when board positions turn over.

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Program History and Requirements

For over 40 years, Parent Child Preschools Organization (PCPO) has facilitated a group insurance program available to our member schools. The group insurance program was started to help make comprehensive coverage affordable and ease the administrative burden for cooperative preschools.

General Program Information

PCPO schools may participate in three main types of coverage: Accident, General Liability, and Property. Additional coverages may be included as available. Coverage, terms, and conditions may change between policy periods. Schools should contact the PCPO Insurance Director with any questions on current coverage.

Currently, PCPO holds a group accident insurance policy and a package commercial policy that includes coverage for general liability, property (aka fire), non-owned auto, professional liability, and sexual abuse/molestation. Schools that own their building may purchase additional building coverage.

All coverage is written with PCPO as the policy holder, with participating schools listed as named insured. Schools may list their landlords and other parties as additional insured on policies when required by contract (see section "Additional Insured" for more information).

PCPO's group insurance program is managed by the Insurance Director and overseen by the PCPO Insurance Review Committee (IRC). In conjunction with the larger PCPO Board of Directors, the IRC is responsible for the creation of program rules and oversight of program funds.

Participation Requirements

Schools participating in the group insurance program

- Must be current members of PCPO in good standing.
- Agree to follow all requirements of participation, including those listed in "PCPO Policies on Group Insurance", PCPO's Standards Checklist, and any additional requirements as outlined in this manual. (See Appendix I: Program Policies)
- Submit special events to PCPO for review in advance of the activity. See section "Special Events" for further detail

Schools not in compliance with PCPO requirements may be removed from group insurance coverage pursuant to group insurance policy.

Policy Renewal and Program Costs

Annual Policy Renewal and Payment

PCPO insurance policies cover periods from November 21 – November 21. The renewal period for schools begins in mid-July and concludes in late September. Schools pay estimated fees in late summer/early fall which cover the cost of purchasing and administering the group insurance policies. Due to the unpredictable nature of the insurance market, participation fees are reviewed each winter by the IRC. Schools may be invoiced for additional fees or refunded any overpayment in the spring, dependent on the actual group policy costs.

Schools must respond promptly to renewal tasks and inquiries. PCPO considers the treasurer to be a school's point of contact unless informed otherwise.

Deadlines for renewal fluctuate each year. Following is an *approximate* timeline of events. PCPO will publish finalized deadlines each spring.

- Early July
 - Renewal Packets mailed to schools
- Early August
 - Renewal applications and payment are due
 - Schools are encouraged to pay full premium at this time, but can pay the recommended deposit if needed
 - HELP Grant applications are accepted
- Mid/Late September
 - Schools with fluctuating enrollment must submit final numbers for policy renewal
 - Fall statements are sent to schools
 - First round of HELP Grants are awarded
- Mid October
 - Payment due for the balance of all insurance accounts
 - Payment plans are available for schools in need
 - Additional HELP Grants are considered and awarded
- Nov 21st
 - All policies renew
 - Certificates of insurance are emailed to schools and landlords (if landlord email is provided to PCPO). Contact the Insurance Director if your school requires a hard copy.
- Late Feb/Early March
 - Spring Insurance Statements are issued. Potential refund/balance due depending on actual group policy costs, special events, or other fees.

Program Costs

Participation costs are calculated based on the following exposures:

Accident Insurance – total number of enrolled students plus the maximum number of parent teachers at one time.

General Liability – maximum number of students present at one time on a typical day. If the school has only one class in session at a time, this is the largest class. If the school has classes that run concurrently, this is the largest combined total of students present at one time.

Property (not building) – the total replacement value of school-owned property. To ensure accurate valuation, schools are strongly encouraged to conduct a periodic inventory and price review. Please note that schools are unable to reduce their amount of reported property value without proof of asset distribution or inventory.

Calculating Exposures Example:

ABC Preschool has three classes – The 5-day program runs M-F 9-12 and has 15 students with 3 parent teachers, the 4-day program runs M-Th 9-12 has 10 students with 2 parent teachers, and the 1-day program runs Fridays 9-11 and has 12 students with 2 parent teachers. The school's inventory breakdown shows much of their property was bought second-hand more than ten years ago.

- *Accident Exposure = 42 (37 total students + 5 max parent teachers)*
- *Liability Exposure = 27 (15 students in 5-day + 12 students in 1-day)*
- *Property = the total current cost to replace school property with new items (not the resale or purchase value of the property)*

Schools should report the most reasonable estimate of exposures for the school year. If your school is considerably under enrolled at the time of renewal, you should consider the potential for spots to fill during the year. Contact the Insurance Director for help determining estimates.

If your school's enrollment has increased between submitting renewal forms and the fall reporting deadline, you must be in contact with the Insurance Director to make adjustments before the reporting deadline.

Certificates of Insurance

Your evidence of Coverage

All participating schools are issued certificates of insurance at the beginning of the insurance policy period (approximately November 21). These certificates confirm the school's participation in PCPO group insurance policies and list limits of coverage. A digital copy of the school's certificate will be emailed to the school president and treasurer. Hard copies are available upon request.

Schools should file a copy of this certificate with school records.

School landlords listed as additional insured will be sent a digital certificate if the school provides an email address on their renewal application. If no landlord email address is provided, the school will be responsible for delivering the certificate to their landlord.

Schools can contact the PCPO Insurance Director for a replacement copy of their insurance certificate.

School Relocation

Relocating your school is a big event with many moving pieces. There are important insurance needs that must be attended to prior to the school moving into a new location.

Alert the Insurance Director as soon as your school has decided or been informed that it will need to find a new location. They will send you information on insurance needs and work with you to create a timeline for completing necessary paperwork.

Paperwork, including the signed and completed underwriting form and a copy of a recent fire marshal report, must be provided to PCPO no later than 3 weeks before beginning insurance at the new location.

The school must inform PCPO insurance if the school will be storing property at any location other than reported at renewal (eg, a storage unit or other offsite location).

Terminating Insurance, Program Hiatus, and School Closure

Terminating Insurance

Contact the Insurance Director to remove your school from PCPO group insurance policies.

Per PCPO Policies on Group Insurance, schools that leave the insurance program other than at the time of renewal must wait 12 months before reapplying for insurance.

Hiatus

Some schools may need to put their program 'on hold' for a year for a variety of reasons. PCPO strongly recommends keeping insurance coverage during a program hiatus. Contact the PCPO to discuss options.

School Closure

Contact PCPO before beginning board discussion of dissolution. We will provide your board resources and support and help identify potential courses of action.

Schools that have reached the point of dissolution will work with the Insurance Director to determine a schedule for removing the school from policies. We will need two points of contact that will be seeing dissolution through to completion.

There is a designated procedure for dissolving a 501c3 nonprofit corporation that is required by law. PCPO can help you understand the steps and will support your school for the duration of the process.

When and How to File a Claim

What to do if you have a claim

Our insurance policies require that we provide prompt notice to the insurance company in the event of a claim. It is important that schools be in contact with me as soon as possible after an incident that may lead to an insurance claim, including (but not limited to):

- An injury to a student or volunteer
- A break-in
- Physical damage to property
- Theft
- A report of abuse
- Threat of a lawsuit
- Your school receives communication on attorney letterhead
- An injury to someone other than an enrolled student, volunteer, or teacher that was allegedly caused by the school.

Should your school experience one of the above incidents, or anything that may constitute a reportable loss, contact the Insurance Director as soon as possible. We'll work with you and our insurance agency to ascertain if filing a claim is appropriate and start you on your next steps.

To learn more about claims for specific coverages, please see the following pages.

[Accident Medical Claims](#)

[General Liability Claims](#)

[Property Claims](#)

Accident Medical Insurance

Accident Insurance

PCPO schools have the option to participate in our group accident policy, which provides no-fault, no-deductible coverage for injuries sustained by students and volunteers during school activities. The coverage is primary, meaning it pays coverable medical expenses before a claimant's personal medical insurance.

For the 2022-23 policy term, coverage is as follows:

Policy written by Philadelphia Insurance Companies

Accident Medical Expense Maximum Benefit: \$25,000

Accident insurance covers enrolled students and volunteers while participating in school activities, or on their way directly to or from home for such activities. Non-enrolled students and other family members are not covered. Parents and caregivers are only covered while performing a service of the school.

Example: A parent volunteering to sell raffle tickets at an auction who fell could file an accident claim. However, a parent who fell while attending the event as a participant would not be covered.

Example: The family of a child who was injured on their way directly home from school could file an accident claim. A child who was injured while staying to play on the playground after the end of the school day under their parent's supervision would not be covered.

Schools should have an established process for incident reports. In the event of a school-related injury to a student or adult volunteer, contact the Insurance Director as soon as possible after the emergency has subsided. The school representative will be asked for the following information:

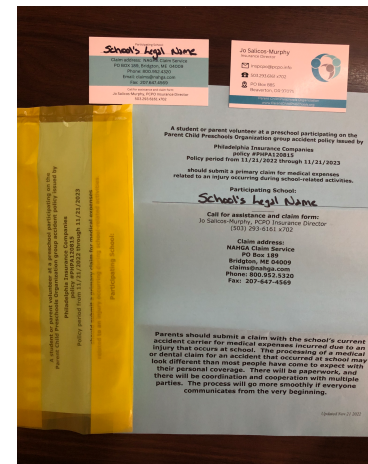
- Student's full name
- Student's date of birth
- Student's gender
- Student's grade (pre, k, etc)
- Date and approximate time of the accident
- Describe how the incident occurred
- Describe body parts affected by the injury (left leg, right finger, etc.)
- What were initial actions taken (first aid, called parent who took child to regular doctor, transport to ER, etc)
- Exact location (address)
- Name of school official supervising activity? (eg teacher or event host)
 - Did this person witness the injury?
- Name and contact info for school representative (board officer or teacher)
- Address where I should mail the claim form
 - If digital form is preferred, email address of school representative
 - If physical form is preferred, mailing address where form will be received quickly. We suggest the home address of the school representative.

“Yellow Pockets” Your School’s Accident Policy Information

All schools have been issued at least 2 ‘yellow pockets’ of accident insurance policy information.

“Yellow Pockets” consist of:

- A bright yellow cellophane bag containing:
- A color-coded information sheet
- A color-coded insurance policy information card
- PCPO Insurance Director business card



Yellow pocket materials will be updated each year at the start of the policy term (Nov. 21). **Failure to provide current policy information to medical providers will cause delays and complications with the claim process.** The Insurance Director will keep schools informed of any changes in coverage and the color of the up-to-date yellow pocket information materials. Materials expire at the end of the policy term. Contact the Insurance Director if you have not received your materials by November 21.

Yellow Pockets must be given to any person who may be seeking medical care for an injury sustained during their school activity (students) or while performing services for the school (adult volunteers). Every effort should be made to ensure our information is given to the medical provider at the time of service.

Note: Injuries to paid teachers/staff that are covered by workers' compensation insurance are excluded from our accident coverage. Contact your school's workers' comp provider in the event of a job-related staff injury.

PCPO recommends keeping Yellow Pockets in a conspicuous place, such as near the school first aid kit. A Yellow Pocket should be brought along on any field trips or excursions. Email inspcpo@pcpo.info to request additional yellow pockets.

Your school must be proactive in training new and continuing members on accident insurance procedures.

PCPO recommends including accident insurance training in your orientation materials and reviewing at meetings over the course of the year. The PCPO Insurance Director is available to answer questions and help your school develop training materials.

Accident Claims

Accident Claims are the most common claim filed by our schools. Claim forms are kept by the Insurance Director and will be sent to schools immediately upon reporting of an injury requiring medical attention.

The school will provide a "school representative" who assumes responsibility for ensuring completion of the claim form and submitting the form to the claims service. School representative can be a board officer or a teacher. In the event the injured party is related to a board officer, another officer or teacher should serve as the school representative.

The accident claim form has two sections: one to be filled out by the school representative and one to be filled out by the claimant (parent of injured child or the injured adult volunteer).

A typical claim process generally goes as follows:

- 1. School reports injury to Insurance Director and responds quickly with the requested information.**
2. Insurance Director prepares insurance claim form and sends to school representative.
3. School representative completes school portion and meets with claimant to ensure completion of claimant section.
4. School representative returns completed and signed claim form directly to the claims service.
5. Insurance carrier will send further correspondence directly to claimant. Claimant can contact Insurance Director at any time for assistance, if they receive any information they do not understand, or if the process is not going as expected.

A claim may deviate from the above process and still be successful. All claims are processed by the carrier based on their individual details. Contact the Insurance Director for assistance when:

- School insurance information was not given to or accepted by the medical provider at time of service
- The injured party decides to file a claim well after the injury was incurred
- Insurance claim form was not submitted to the carrier on time
- The injured party receives unexpected bills for service
- The school or claimant has any questions or concerns during the claims process

Accident Policy FAQs

A student's sibling was injured at a school sponsored event. The sibling is not a student. Is this injury covered under the accident policy?

No. Our policy covers students while participating in their registered class or activity and adults while actively volunteering.

A student was injured while playing on the school playground after school had ended. Is this injury covered?

No. Our policy covers students while engaged in school sponsored/supervised activities. When families choose to stay after school and play, they do so at their own risk.

Our teacher was injured during school. Is this an accident claim?

No. Our insurance policy excludes coverage for 'injuries compensable under Workers' Compensation law or any similar law.' Your school is legally required to hold a worker's compensation policy to cover workplace injuries.

Our school just realized we did not report an injury! What do we do?

Email or call the Insurance Director immediately. Depending on the length of time that has passed, it is possible a claim can still be filed and we will work with you to get the process moving quickly.

General Liability Insurance

General Liability Insurance Requirements

PCPO's commercial general liability policy provides coverage for the legal liability of each named preschool for claims of bodily injury, property damage, and personal and advertising injury. School employees and volunteers are covered, but only for acts within the scope of their duties related to the school.

Participation in the group liability policy requires that **two adults**, at least one of which is a caregiver/family member of a child in the group, **be present at all times**. This requirement applies to your total program including any extended day or summer programs.

Criminal History Background Checks must be performed on all adults working with children.

Schools participating in the group general liability policy are required to report special events at least 6-8 weeks prior to the activity. More information on special events can be found on the following pages.

Policy participation also requires:

- 1) All unused **electrical outlets be covered** with child-proof caps.
- 2) There be **working smoke detectors** in each classroom.
- 3) A minimum of six inches of well-maintained cushioning material (bark chips, pea gravel, etc.) under playground equipment
- 4) **Emergency exit routes be posted** in all classrooms.
- 5) **Permission forms** be collected prior to each field trip (see templates available at www.ParentChildPreschools.org).

General Liability – Claims

****NOTE:** Volunteers and students injured during a school-sponsored activity are covered under our no-fault accident medical insurance policy and should follow the process for using "Yellow Pockets".

Teachers and other staff injured during work are covered under the school's workers compensation policy.

In the event of injuries or property damage allegedly caused by the school:

- Contact emergency personnel, if appropriate
- Call PCPO Insurance Director to notify of a loss.
- Insurance Director will notify insurance.
- A claims adjuster will contact you to discuss the incident. The claims adjuster will be the point of contact for any communications with the other party or their attorney.
- Provide any related correspondence to the claims adjuster, such as a summons from an attorney representing the other party.
- Refer questions from the other party or their attorney to the claims adjuster.
- **DO NOT DISCUSS THE CLAIM** with the other party or their attorney.

Special Events

PCPO's group general liability policy allows schools to host special events. A special event is one that is different from a typical school day, including field trips, off-site events, community events, events involving members of the public, fundraisers, etc.

All special events must be reviewed by the PCPO group insurance program prior to the activity. This ensures schools' plans adhere to group insurance program policies, do not involve excluded activities, and helps to identify any extra insurance needs.

It is essential that school board members and other event planners are aware of the special event reporting requirement. PCPO recommends assigning this task to a parent job.

Not all events are covered by our liability insurance. Your school is responsible for contacting the insurance program early in the planning process to ensure your event is covered. **We highly recommend schools contact the insurance program before planning an event that is new to your school or has not been done in some time.** PCPO will work with your school to find a solution when plans conflict with our insurance coverage, but such conversations can take weeks to reach resolution.

School Special Events generally fall into the following categories: field trips, fundraising events, school community events and social events. Charts on the following pages have been provided to help your school plan and report events. Contact the insurance program with any questions or if you aren't sure which type of event you are planning.

Special Event Fees

PCPO assigns fees to some special events based on perceived factors of risk. Schools may use the Risk Assessment form to help predict whether an event will incur a fee. Fees are invoiced in fall and spring with payments within 30 days of invoicing. Late fees for insurance payments are 1.5% of the balance, with a minimum charge of \$5/month.

Late reported special events may be assigned a service charge of \$50. This charge repeats every 2 weeks the form is late. Example – a fundraiser reported the day before the event may incur a \$100 service charge in addition to any special event fees.

Field Trips

Off-site, day-trip activities that are part of the school's educational programming. Students may or may not be accompanied by a parent.

Examples: Pumpkin Patch, Fire Station, Post Office, Nature Walk

Report using the online Field Trip Reporting Form or the standard Special Event: Liability Form.

Special Considerations

- Schools must maintain proper adult:child ratios.
- The school must verify the license and insurance of any adult driving a child not their own.
 - Driver verification forms can be found on the PCPO Website and in Appendix 2: Forms and Samples.
 - Our insurance carrier strongly prefers all adults driving on school business to hold personal automobile liability insurance of \$100,000/\$300,000.
- The school must collect individual permission forms for all field trips. Retain permission slips for at least 3 years in your school membership files.
- Student emergency information/release forms and PCPO group accident insurance "yellow pockets" must be taken on all off-site activities.

Fundraising Events

A fundraising event may be members-only or involve the public and may take place at the school or off-site. All proceeds must benefit the school.

Examples:

- Auctions/Raffles (including pick-up days for online events)
- Jog-a-thons/Bike-a-thons/Move-a-thons
- Rummage/Yard Sale
- Movie Nights
- Dine-Out/Restaurant Nights
- Craft Sales/Bazaars

Special Considerations:

- It is common for off-site events to have special insurance needs, such as requiring certificates of insurance.
- Events that take place on private residential property must be submitted for an underwriting review.
- Any event that will involve alcohol must adhere to [PCPO's Alcohol Awareness Policy](#)
- Fundraisers that include raffles or alcohol prizes may be subject to state legislation. See your state's website for details.

Community Building Events

Community Events support the cooperative mission of the school. Events are generally members-only, but may include siblings, extended family members, and invited guests.

Examples:

- Lantern Walks
- Beginning/End of school picnics
- Winter/Harvest/Spring celebrations
- School-sponsored/supervised summer park dates

Special Considerations:

- Events that involve vendors may have additional insurance needs.
- Events with bouncy houses and any activity where animals will be present must be cleared by PCPO and may have additional insurance needs.

Business Activities - No Need to Report

Events that represent the business of running a preschool co-op are considered typical and do not need to be reported

Examples:

- Members-only, business-related meetings
- Board meetings
- Membership meetings
- Cleaning or Garden Work Parties (members only)

Special Considerations

If an otherwise business-related event differs from what is considered typical (such as inviting a guest speaker, or opening a meeting up to the public), it must be reported as a special event.

Social Events – Not Covered

Social events do not serve a school purpose and are ***not coverable*** under our group insurance program. Social activities may not be planned or promoted by the school and cannot be planned via school communication channels.

Examples

- Parent's Night Out
- Playdates and informal park meet ups
- After school lunch dates

Alcohol.

The PCPO Group Insurance Program has strict requirements for schools serving alcohol at events. These requirements have been developed in conjunction with insurance carriers and experts. Adherence is mandatory for all schools participating in our general liability coverage. Schools in violation of PCPO's Alcohol Awareness policies may face fines of up to \$1500 and/or expulsion from the group insurance program.

Alcoholic beverages may only be served at fundraising events. Schools are not authorized to provide their own beverage service. Any alcoholic beverages must be served by a licensed and insured third party.

Note: a licensed and insured third party is a restaurant, caterer, or bartending service that is licensed to sell and serve alcohol in your state and has their own general and liquor liability insurance. A school member with a service permit and event liability insurance does not qualify for this requirement.

The school must obtain a certificate of insurance naming the school (legal name) and "Parent-Child Preschools Organization" as additional insured on the alcohol-service's liquor liability policy. This is required for schools hiring a caterer or bartending service and recommended for schools holding events at restaurants or other locations serving alcohol as normal operations.

Certificates must be delivered to the insurance program no less than two weeks prior to the event. If the school must provide a certificate of insurance to the event venue, the alcohol-service certificate must be delivered to the insurance program two weeks prior to when the venue certificate is due. *Venue certificates will not be issued until the alcohol-service certificate requirement is satisfied.*

Be aware that some catering/bartending services may charge an extra fee to provide additional insured status on their insurance policy. We recommend asking this question up front, so it is included in your quote for their service.

See Appendix for [PCPO's Alcoholic Beverage Awareness](#) policy.

Additional Insureds

Schools may be asked to provide additional insured status to another party (such as a landlord or venue). PCPO may also require the school to obtain additional insured status from a vendor (such as a caterer or live-animal handler).

Providing Additional Insured Status – From School to 3rd party

Schools may request individuals and entities be given additional insured status on our general liability policy. Additional insured status can only be provided when required by a written contract prior to the loss. This status extends coverage for bodily injury, personal and advertising injury, and property damage due to “liability arising out of the negligence of the named insured [school].”

Schools may request additional insured status for their landlords during insurance renewal, or at any time it becomes required by contract (relocation, lease renegotiation, etc).

Schools can request additional insured status for event-related third parties via the Special Event Liability Form, 6-8 weeks prior to the event. Please include the legal name, address, and email for the additional insured and attach the insurance language from the contract.

Common event-related contracts requiring a school to name an entity as additional insured include:

- Usage agreements with venues (such as for an auction or farmers market)
- Usage agreements when schools hold events at private residences
 - Note: events at private residences require prior underwriting approval and should be reported far in advance.

Requesting Additional Insured Status – From 3rd party to School

Schools may need to request additional insured status for the school and PCPO on a third party’s liability insurance*. Common situations include:

- The third party is hired to serve alcohol at an event (such as a caterer. See [Special Events: Alcohol](#) for more information)
- The third party will bring live animals into the school or event space (such as ‘The Reptile Dude’, etc).
 - This applies to both in-class and after school on-site activities involving live animals, and events at off-site locations.
 - PCPO strongly recommends schools obtain a hold harmless agreement releasing the school/PCPO from any liability associated with the animals.
- The School is Subletting their space to a third party (see [Subletting](#))
- The PCPO Insurance Director informs the school of the requirement.

**Note: Some entities charge additional fees to provide additional insured status. PCPO recommends inquiring about insurance needs when getting quotes from potential vendors.*

Subletting

The school's liability insurance does not cover events sponsored and supervised by a third party.

A third party operating in the school's insured areas must hold their own general liability insurance. There must be a usage agreement or contract in place that requires the third party to add the school and Parent-Child Preschools Organization on their liability policy as additional insured for the duration of the activity.

Schools should verify that their lease allows them to grant use of their space to a third party.

Enrichment Activities (after school yoga, language classes, etc.)

- A third party provides enrichment activities using the school's insured areas.
- Participants are enrolled students
- Usually occurring after the regular school day.
- The activity directly benefits the third party and has its own registration and payment to the activity provider.
- The school may or may not receive compensation for the use of their space.

Notes:

- The school's accident insurance will not apply to injuries sustained during after-school programming not provided by the school.
- The school and program must be compliant with state licensing rules.

Examples: after school yoga, language classes, etc.

Classroom Rentals (birthday parties, non-school organized summer camps.)

- A third-party rents space in the school's insured areas when the school is not in session (such as summers, weekends, or evenings).
- The school may or may not receive compensation for the use of the space.

Notes:

- The host of the activity may obtain an event policy for the event. It must name the school and PCPO as additional insured.
- PCPO cannot facilitate event insurance for the third party.

Examples: birthday parties, non-school organized summer camps.

Summer Camps

There are several insurance pieces to consider when looking at adding a summer camp program to your school calendar. The most frequent question is “Does our insurance cover summer months?” That answer is “Yes!” Our insurance policies cover a 12-month period, including summer months when school is not in regular session.

For your school’s summer camp to be covered under our policies it **must be a program of the school**. An outside party, including the school’s teacher, cannot run their own camp using school grounds and property without having their own liability insurance and providing a certification of insurance naming the school and PCPO as additional insured on that policy. Contact PCPO for more information if a 3rd party (including your teacher) will be running a camp at the school.

All programs of your school must operate in a similar fashion. For summer camp this includes, but is not limited to:

- There must be 2 adults present at all times, one of which is a caregiver of an enrolled student (this is a biggie!).
- Camp must adhere to all school and PCPO policies, principles, and procedures. See the PCPO Standards Checklist for more information.
- Camp must operate as a program of the school, with all fees paid to the school, similar registration forms/processes, and payroll processed through the school.
- All adults must have a current background check prior to supervising children
- Campers may attend no more than 4hrs/day, unless your school is licensed by your state.
- Schools must fill out and submit the Special Event Liability Form no less than 6-8 weeks prior to the first camp session.
- Our insurance is for 'early childhood', with an industry standard age range of birth through 8 years of age. Please use those guidelines for your program.
- Camp enrollment may not exceed enrollment numbers reported to PCPO for insurance (see back for more information).

Contact the Insurance Director when starting a new summer camp program or with any questions about insurance requirements.

Umbrella Policy

Umbrella insurance provides additional protection by raising the limits of specified insurance coverages.

PCPO holds an umbrella policy that adds \$1,000,000 to our liability (bodily injury, property damage, and personal and advertising injury), commercial auto liability, and professional liability coverages.

Property Insurance

Property Insurance

Property/Fire Insurance is currently provided by Philadelphia Insurance Companies. The policy is very comprehensive, including theft and loss or damage due to malicious mischief and vandalism, among many other potential losses, with a \$1000 deductible.

All eligible schools may participate in 'business personal property', or BPP, coverage. BPP is all school owned property, including furniture, play equipment, craft supplies, books, and outdoor equipment within 1600ft of the building. There is a \$5,000 limit of insurance for storage sheds at the school's location. The group property insurance does not cover property of school landlords.

BPP coverage is based on replacement value of contents (your equipment, not the landlord's). Coinsurance penalties apply if found to be reporting less than 90% of *replacement cost value* at the time of a claim. Schools are asked for updated property value annually at renewal that should account for any large purchases from the prior year and change in replacement value for school-owned contents. School's must submit proof of inventory or disbursement to lower their BPP value. There is a \$10,000 value minimum for participating in our BPP group coverage.

Building insurance is available for schools that own their location. Please contact the Insurance Director for more information.

Inventory

The surest method of determining an appropriate level of BPP value is to have a current and complete inventory of preschool owned equipment and materials, including outdoor play equipment. Schools calculate property value using replacement cost, so the well-worn wooden puzzle that may have been picked up at a rummage sale for \$1 in 1992 is truly valued at approximately \$15-\$20. Replacement cost adds up quickly once there is recognition that even only 25 hardcover picture books would be valued at over \$500. The typical sized school with some longevity is believed to be reporting an appropriate value when in the range of \$35,000 to \$50,000.

Property Storage

School's must notify the Insurance Director in advance if school property will be moved off site, such as into a storage pod or unit. A property loss may not be eligible for coverage if the property location is not current with the insurance carrier.

Claims - Property Loss

In the event of property damage, the school must

- Notify the police if a law may have been broken.
 - File a police report if applicable (such as for a break-in, vandalism, theft, etc)
- Begin documentation.
- Protect property from further damage. Call the utilities companies if needed (gas, electric, etc).
- Take pictures **before** making emergency repairs.
- Take inventory of damaged property.
- Keep damaged property separate from undamaged. Do not discard damaged property until authorized by claims adjuster.
- Keep records of expenses, including loss of income or temporary relocation.
- Call or email Insurance Director as soon as possible –
 - inspcpo@pcpo.info
 - Insurance Director will provide notification to the insurance agency.

SELF/HELP Program

HELP Grants

The HELP fund is a grant program that was established to allow for assistance to participating schools that are facing serious financial difficulties that threaten their programs.

Grants are made in the form of insurance cost credits, as approved by the PCPO Insurance Review Committee. Schools can apply for HELP grants during the renewal period.

The first HELP Grant credits of the year are typically determined prior to the October final payment deadline. Additional HELP Grants may be applied for at any time in the year.

Apply for a HELP Grant with our online form using the following link or QR code.

<https://forms.gle/3UBoMQnvJJkddBN98>



SELF Plan

The SELF Plan was introduced as the PCPO alternative to commercial fidelity bonding in June 1993 and was expanded in 1999-2000. All PCPO member schools are eligible to participate in the SELF Plan. Participation is required for all schools covered by any of the PCPO group insurance policies. The SELF Plan is designed to allow PCPO to be of assistance to a school immediately upon their recognizing and communicating a problem **involving unauthorized use of school funds**. Any potential time delay would be due to the school choosing to proceed slowly.

Participating schools may apply for a SELF loan in the event one of the school's **registered money-handlers** is suspected of theft or misappropriation of funds.

It is a LOAN PROGRAM, with reimbursement expected on an agreed upon schedule. The goals include the ability to access funds needed to help a school continue operating, while allowing time to recover the amount from the responsible individual.

The SELF Plan registration and base fee structure allow for **five positions** to be named as each school's participants. Registered money handler information is collected on the school's annual renewal application. We ask for the names of individuals currently holding the registered positions but realize some may not be filled yet and on occasion people shift job responsibilities with little notice.

We highly encourage your board to thoroughly explore how your school handles money and list all positions for which duties include contact with the school funds. The obvious beginning is the authorized signers on bank accounts, and then progresses to assistant treasurers, fundraising chairs, etc. Some very small schools (and select schools with an alternative business structure) may be allowed to register only three positions for a reduced rate, if the circumstances are shared and agreed upon. This option is primarily reserved for the very tiny school where the poor treasurer is also the fundraising chair!

Should your school find itself victim of theft or misappropriation by a registered money handler, call the Insurance Director asap to discuss options.

Financial Safeguards

PCPO highly encourages implementation of the following recommendations concerning financial practices and cash handling procedures as critical to the continued financial security of each school.

- ◆ More than one person understands the fiscal responsibilities of the school and can help the treasurer if needed. Financial safeguards are re-established if the individuals change.
- ◆ Job Descriptions for officers are detailed and clear.
- ◆ President or designee (other than the treasurer) opens and reviews all mail before distributing promptly to appropriate persons.
- ◆ President and another member (who is not a signer on the bank account) review each bank statement. All canceled checks, copies or images of checks are reviewed for valid payees and appropriate amounts. These two people and the treasurer meet periodically as a financial committee.
- ◆ There should be no cash withdrawals. Cash transactions are avoided for routine payments. Receipts are issued for all cash received.
- ◆ Two signatures are required for withdrawal and check writing. Blank checks are never signed.
- ◆ All disbursements are by check or authorized electronic payment. An invoice or check request form is required for all disbursements. Request that the bank suspend marketing mailings.
- ◆ Establish and enforce firm policies regarding the use of any debit cards. (all purchases must be preapproved by board/president, card holder does not review accounts, etc)
- ◆ Expense reimbursements require a signed and itemized check request form accompanied by receipts. Reimbursements are made only at scheduled times.
- ◆ Savings accounts are used only to transfer funds to and from the checking account.
- ◆ The starting cash and ending cash amounts in fundraising cash boxes are documented on site by two people.
- ◆ Bank statements are reconciled monthly.
- ◆ Written financial statements are presented monthly to the board.
- ◆ Board minutes include recording of the status of payroll taxes and reports, workers' compensation, and other important financial payments and filings.
- ◆ An annual financial review is conducted.
- ◆ All computerized records are backed up regularly. Financial statements and other important financial records are routinely printed, signed, and dated.
- ◆ Only persons who are bonded or whose positions have been listed with the PCPO SELF/HELP program handle money.

Appendix

LIABILITY COVERAGE FOR SPECIAL EVENTS

ALL FUNDRAISERS AND SPECIAL EVENTS MUST BE REPORTED for the PCPO Group Insurance Program

INSTRUCTIONS:

- Complete and return this form **6 - 8 weeks** before any Fundraiser/Special Event being planned by your school.
- Some types of events **require** our liability company's approval and endorsement. This form is especially important for events being held off-site and/or attended by persons who are not members of your school.
- Use the point system included with this form for help in planning and budgeting for additional insurance charges.

PAYMENT:

- Do NOT include payment with this form.
- If your event incurs a fee you will be billed after processing is complete.
- PCPO Group Insurance participation Policy #12 permits a \$50 service charge for late materials.

Thank you for your cooperation! Prompt and accurate reporting is essential
for our group insurance program.

School Name:

Event Date (M/D/Y): Day of week
Time: to am pm

Location of event: (building name and address – if church, include denomination)

Does the building owner have any **insurance requirements**? Yes No

If yes, please define (**attach any written details** provided to you):

If a certificate of insurance was requested, provide mailing address, fax # and/or email address, and person to whom it should be directed:

Detailed description of the event/activities (include food and beverages to be served/sold):

Number of participants expected: **Source of Profit** (ticket price, items sold, etc.):

Are **all** participants enrolled members? Yes No

ALL alcoholic beverages available to participants must be provided by a business that is licensed by the state to serve.

Check one:

- Alcohol Awareness policies have been reviewed and our plans comply**
- Please send Alcohol Awareness requirements and recommendations**

School's contact person: **Phone:** **E-mail:**

From time to time PCPO may have the ability to promote school events that are open to the public on its website. If you would like this event to be considered for promotion, please check here, understanding it is not a guarantee.

Questions? Contact Jo Salicos-Murphy, (503) 293-6161 x702 or E-mail:
inspcpo@pcpo.info

Please return completed form as an email attachment to **inspcpo@pcpo.info**
Or print and mail to **P.O. Box 885 Beaverton, OR 97075**

GUIDELINES FOR EVENT PLANNING AND BUDGETING

Additional insurance fees are incurred for some types of special events when areas of added risk are perceived by the liability company. Many events will be assessed based on the categories and situations shown below. Please insert the number shown next to the description that best matches your event plans in each of the four categories. Note that sometimes making small adaptations to the original plans can reduce the perceived risk. An expectation of the monetary impact on your chosen activities can be estimated by comparing the sum of all categories to the ranges shown below. Some variations and exceptions will exist (example: fees are waived for "restaurant nights").

For these purposes, "**Member**" means enrolled student and his parents. "**Public**" includes other family. "**Invited**" includes events where no money exchanges; "**Involved**" refers to the public paying or buying.

1. Participants: (select one)

- Members only - **0**
- Public – less than 20 non-enrolled participants – **1**
- Public – more than 20 non-enrolled participants, no cost - **2**
- Public – more than 20 non-enrolled participants, school is making profit from their Attendance - **3**

2. Location: (select all that apply)

- On site, members only – **0**
- On site, public invited, no cost – **1**
- On site, public involved when the school is making a profit – **2**
- Off site, members only – **0**
- Off site, public invited, no cost - **1**
- Off site, at a location usually used by the public, public involved when the school is making a profit – **2**
- Off site, private location, public involved when the school is making a profit – **3**
- Off site, location owner requires being named as an additional insured – **4**
- Off site, location owner requires primary, noncontributory endorsement – **check first for availability**

3. Food Service: (select all that apply)

- No food service - **0**
- On site, members only – **0**
- On site, public invited (no cost), members provide food – **2**
- On site, public invited or involved, catered or prepackaged, store-bought only – **1**
- On site, public attends & the school is making a profit, members provide food – **3**
- Off site, members only – **0**
- Off site, public involved when school is making a profit, completely catered – **1**
- Off site, public involved, members provide or prepare food – **3**

4. Alcohol Availability: (select one)

- No alcoholic beverages available - **0**
- On site, members only, alcohol served by licensed business – **2**
- On site, public invited or involved, alcohol served by licensed business – **5**
- Off site, members only, alcohol served by licensed business – **3**
- Off site, public invited or involved, alcohol served by licensed business – **4**

On and Off site - alcohol served by the school is not permitted. Subject to penalties up to \$1500 and/or potential removal from the group insurance program.

Higher number = Greater risk

TOTAL SCORE _____

Score of 3 or under: do not expect an additional fee

Score of 4 – 6: expect a \$45.00 fee

Score of 7 – 9: expect a \$80.00 fee

Score over 9: expect a \$160.00 fee

ALCOHOLIC BEVERAGE AVAILABILITY AWARENESS

Originated 5/2000; revised 5/2011

The availability of alcoholic beverages at various fundraising events held by preschools has become commonplace. There are additional risks associated with serving alcohol. It only takes one of your guests consuming alcohol to excess to create major problems during and after your event. If people are injured, including when driving home, the school could be held liable.

The PCPO Group plan carrier does not permit "serving ourselves or each other".

The PCPO Board, in order to meet the requirements of our liability insurance carrier, has adopted the following requirements and recommendations for schools participating on the Liability Policy of the PCPO Group Insurance Program. *Failure to follow the requirements below could put your school at risk of losing its eligibility to continue participating in the PCPO Group Insurance Program, and/or assessment of penalties up to \$1500.*

Requirements:

- 1) All alcoholic beverages made available to participants at preschool events must be served by a caterer or other business that is licensed and insured to serve alcohol in the states of Oregon or Washington.**
- 2) Schools holding events where alcoholic beverages will be available to participants must submit the Liability Coverage for Special Events form 6-8 weeks prior to the event date.**
- 3) Schools holding events where a catering service is providing alcoholic beverage service must require the caterer to provide a certificate of insurance specifying liquor liability coverage from the caterer's insurance company that names both the school and Parent-Child Preschools Organization as Additional Insureds for the event. The certificate needs to be delivered to PCPO at least two weeks prior to the event.** [PCPO – attn: Insurance, PO Box 885, Beaverton, OR 97075 or inspcpo@pcpo.info]

Recommendations:

Schools are strongly encouraged to contact the Oregon Liquor Control Commission or the Washington State Liquor Control Board to inquire about specific requirements that apply to the type of event being planned. Under some circumstances an OLCC temporary service permit or a letter waiving service permit requirements is necessary. The insurance company expects compliance with all state laws. If alcohol service is being provided by an establishment not normally open to the public, contact the Oregon Liquor Control Commission or the Washington State Liquor Control Board to verify their license is current and if any infractions appear in their history.

- 1) Promote designated drivers.**
- 2) Prohibit your guests from bringing unauthorized alcohol to your event.**
- 3) Include the statement "adults 21 and over only" on all event literature when alcohol is available.**
- 4) Insist on verifying ID for your younger guests. It is a crime to supply alcohol to minors.**
- 5) Terminate alcohol service 30 minutes or more before your event ends. Consider planning the activities to create a natural transition for removing alcohol service earlier in the schedule.**

6) Designate one or more adults to remain alcohol-free to oversee the event and clean-up process.

7) Consider holding an afternoon event.

(insert YOUR SCHOOL'S LEGAL NAME)

FIELD TRIP PERMISSION FORM

Return by insert date

_____ (*student's full name*) has my permission to participate in the field trip scheduled for _____ (date).

Our destination is:

(location name and full address)

Approximate time of trip:

(departure from and return to school or other instructions for arrival/departure)

In case of an emergency, please call:

Name: _____

Relationship to child: _____

Phone: _____ **Alternate phone:** _____

If I am unable to be reached in the event of an emergency, representatives of (insert your school's legal name) are authorized to seek medical attention for my child.

Parent/Guardian Signature

Date

CHECK ONE:

I volunteer to be a driver and have ___ seats available for children. Front seat for adults only.

I will be attending with my child only, and will not drive other preschool children.

I will be attending but not driving, and would like to ride with another member.

I will not be attending, and another parent is authorized to transport my child.

My child and I will not be participating

***** cut and keep the bottom part as a reminder *****

(insert YOUR SCHOOL'S LEGAL NAME)

FIELD TRIP INFORMATION

Date: _____

Destination: _____

(location name and full address)

We will meet at: _____ Pick up your child at: _____

Necessary extras to bring: _____

Directions: _____

VERIFICATION OF INSURANCE

We understand that our personal automobile insurance is the primary liability coverage in effect while we are performing volunteer duties for (insert YOUR SCHOOL'S LEGAL NAME) activities and board/committee positions. We confirm that we do carry automobile insurance policies for all vehicles that may be used for school business. We agree to maintain continuous coverage throughout the school year. School policies **request a \$100,000/\$300,000 minimum liability coverage level.**

Insurance Carrier (company, not agent) _____

Policy Number _____ Expiration date _____

Agent's Name _____ Agent's Phone _____

We agree that if any of the above information changes, we will notify and provide updated documentation to the (insert your school's appropriate representative) immediately.

(Parent/guardian signature) Driver's License # _____
Expiration date _____

(Parent/guardian signature) Driver's License # _____
Expiration date _____

Date signed _____